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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/876,762	06/07/2001	Anthony Davies	72167.000254	8882
21967	7590	09/14/2006	EXAMINER	
HUNTON & WILLIAMS LLP INTELLECTUAL PROPERTY DEPARTMENT 1900 K STREET, N.W. SUITE 1200 WASHINGTON, DC 20006-1109			PATEL, JAGDISH	
			ART UNIT	PAPER NUMBER
			3693	

DATE MAILED: 09/14/2006

Please find below and/or attached an Office communication concerning this application or proceeding.



## **DETAILED ACTION**

### ***Specification***

1. The abstract of the disclosure is objected to because it is too long (contains more than 150 words). Correction is required. See MPEP § 608.01(b).

### ***Drawings***

2. New corrected drawings in compliance with 37 CFR 1.121(d) are required in this application because certain details of the drawings are not legible. For example, Figures 2-4 contain shaded portions, which obscures the details presented therein. In Figure 4 certain “pointers” (three digit identifiers which show details of the drawings) are not legible. The corrected drawings should show all details clearly and should not contain dark shaded portions, which obscure any critical part of the drawings.

### ***Claim Rejections - 35 USC § 112***

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claims 1-43 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

4.1 Claim 1 fails to properly link individual steps of the process recited in the method claim as enumerated below.

Art Unit: 3693

The process step of **displaying deposit terms** does not related to the process step of **providing a computer enabled interface to a public network**. Likewise, allowing the customer to generate a deposit request does not relate to the displaying deposit terms.

Note that this analysis also applied to system claim 24.

4.2 Claims recites process steps which are mere intention or permission to perform the underlying act. For example, “allowing the customer to generate a deposit request...”, “requiring the customer to accept the modified deposit request...” etc. Merely allowing a customer to perform certain act does not necessarily cause the act to be carried out. In this regard, the phrase “allowing” in the process step renders the claimed step indefinite because one cannot ascertain that the act is indeed be carried out. It is suggested that the claimed step be changed to read, for instance,

“generating by the customer a deposit request including...”

This is only exemplary analysis and is also applicable to other such occurrences of the defective claim limitations throughout all presented claims.

#### 4.3 Claim(s) rendered indefinite due to “conditional” statement

As an example, claim 1 recites process step “automatically executing the received deposit request *if* the specific rate *is* a live rate” which raises the question of what direction the process takes if the *if* condition is not satisfied, i.e. the specific rate *is not* a live rate. Therefore, the inclusion of conditional statements which only show a process resulting from a positive outcome (i.e. only when the *if* condition is “true”) but does not show the process in the alternate (or negative or “false”) outcome, causes the claim to be indefinite.

For instant, one cannot ascertain, what the happens if the specific rate *is not* a live rate.

Art Unit: 3693

4.4 Claim 1 recites the process step “displaying a modified deposit request to the customer”.

Does the “modified deposit request” displayed to the customer” in any way relate to the “automatically executing the received deposit request”? In the present the present form of the claim, the modified deposit request has no relation to the (automatically) executed deposit request received which is received and which in turn is generated by the customer. There is lack of clarity in this regard and appropriate correction is required to address this defect.

4.5 the process step of “requiring the customer to accept” is indefinite because it is not positively recited such as “accepting by the customer the modified deposit request..”.

4.6 the claim is also indefinite because the claim, while is directed to conducting banking deposit transactions, there is no recitation of the amount of the deposit specified in the deposit request and other appropriate process steps. The process of executing the deposit request must require a monetary amount to be deposited and the source of the amount. The claim(s) on this basis is vague and unclear. In responding to this deficiency please indicate how this feature is enabled by the specification.

It is noted that while, claim 1 has been discussed for exemplary analysis, all dependent claims and system claims must be reviewed for similar defects and appropriate correction be made as deemed appropriate to resolve the issues identified above.

### ***Conclusion***

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

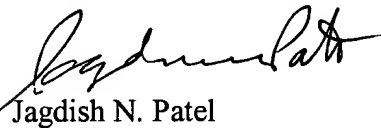
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Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (571) 272-6748.

The examiner can normally be reached on **800AM-630PM Mon-Tue and Thu.**

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammel can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 517-273-8300.

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Jagdish N. Patel

(Primary Examiner, AU 3693)

9/11/06